



Super boost from today but many Australians unaware

1 July 2025

From July 1, the Super Guarantee will rise from 11.5% to 12% and super will be paid on Commonwealth Parental Leave Pay for the first time, benefitting millions of Australians, but new research shows most Australians still aren't aware of the changes.

A new survey of more than 1000 Australians finds just 1 in 5 people are aware of the changes to Paid Parental leave and only half are aware of the Super Guarantee rate rise.

[Analysis by the Super Members Council \(SMC\)](#) shows that paying super on the Commonwealth parental leave scheme will benefit around 200,000 Australian mothers each year.

It will narrow the gender super gap by around a quarter, which is currently about \$50,000 for Australians nearing retirement.

The Super Guarantee rate rise from 11.5% to 12% will mean an extra \$317 in super contributions paid to the average Australian worker next financial year, according to [research by the Council](#).

The 0.5 percentage point increase alone could see a typical 30-year-old retire with \$22,000 more in super. The increase in the Super Guarantee rate from 9% to 12% over the past decade is tipped to add up to \$132,000 in super savings for the average worker by retirement.

SMC is urging Australians to use the 1 July milestone as a prompt to learn more about super, after a study in April 2025 found young Australians who better understand super are up to six times more likely to take actions that improve their retirement savings.

There are some simple steps members can take over the next financial year to ensure they are getting the maximum benefit from super:

- Make sure you are being paid all your legal entitlements; Unpaid super erodes the savings of one in four workers a year - costing them a \$100 million each week. Check with your super fund either via the app or contact them directly to make sure you are being correctly paid.
- Consolidate your super funds into one account; finding lost or unpaid super is now simple using the Australian Tax Office tools.
- Make sure you are with a top performing super fund; Investment returns after fees are the most important metric in measuring performance. The ATO has a useful comparison tool.
- If you can financially, consider making extra contributions to super; A 30-year-old on average wages who salary sacrifices \$20 a week into super has \$67,000 more at retirement and gets a tax break now.

“The Super Guarantee rise and paid super on parental leave are important changes that will boost the retirement savings of millions of Australians, with women and young people the biggest winners,” said Super Members Council CEO Misha Schubert.

“The fact so many Australians are still unaware of these changes shows much more work needs to be done to make super front of mind for Australians of all ages, who could be missing out on more money in retirement simply because they haven't checked in on their super for a while.”